

DECLARATION - USA PATENT APPLICATION

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name;

I believe I am an original, first and joint inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled **SYSTEMS AND METHODS FOR ASSESSING THE RISK OF A FINANCIAL TRANSACTION USING AUTHENTICATING MARKS**; the specification of which is attached hereto;

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above;

I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations, § 1.56.

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful, false statements may jeopardize the validity of the application or any patent issued thereon.

Full name of first inventor: **Lisa C. Tidwell**

Inventor's signature *Lisa C. Tidwell*

Date 11/12/2003

Residence: **11511 Echo Hollow Street, Houston, Texas 77024**

Citizenship: **USA**

Post Office Address: **Same As Above**

Full name of Second inventor: **Amy L. Swift**

Inventor's signature _____

Date _____

Residence: **15469 Mountain View Lane, Frisco, Texas 75035**

Citizenship: **USA**

Post Office Address: **Same As Above**

Full name of Third inventor: **Cassandra Mollett**

Inventor's signature *C. Mollett*

Date 11/12/2003

Residence: **1735 Lexington, Houston, Texas 77098**

Citizenship: **USA**

Post Office Address: **Same As Above**

Full name of Fourth inventor: **Mark Wallin**

Inventor's signature 

Date 11/19/2003

Residence: **7415 Guinevere Drive, Sugar Land, Texas 77479**

Citizenship: **USA**

Post Office Address: **Same As Above**

Full name of Fifth inventor: **Lance D. Pate**

Inventor's signature _____


Date _____

Residence: **102 Brookwood, Victoria, Texas 77901**

Citizenship: **USA**

Post Office Address: **Same As Above**

Full name of Sixth inventor: **Charles R. Williams**

Inventor's signature 

Date 11/13/2003

Residence: **3309 Lakeway Lane, Pearland, Texas 77584**

Citizenship: **USA**

Post Office Address: **Same As Above**

Send Correspondence To:

KNOBBE, MARTENS, OLSON & BEAR, LLP

Customer No. 20,995

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Full name of first inventor: **Lisa C. Tidwell**

Inventor's signature _____

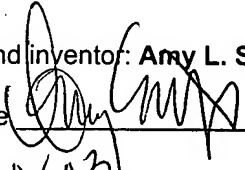
Date _____

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Post Office Address: **Same As Above**

Full name of Second inventor: **Amy L. Swift**

Inventor's signature  _____

Date 11/10/03 _____

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Date _____

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Tidwell, et al.)
App. No. : Unknown)
Filed : Filed Herewith)
For : SYSTEMS AND METHODS FOR)
ASSESSING THE RISK OF A)
FINANCIAL TRANSACTION)
USING AUTHENTICATING)
MARKS)

Examiner : Unknown

ESTABLISHMENT OF RIGHT OF ASSIGNEE TO TAKE ACTION
AND
REVOCAION AND POWER OF ATTORNEY

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

The undersigned is empowered to act on behalf of the assignee below (the "Assignee"). A true copy of the original Assignment of the above-captioned application from the inventor(s) to the Assignee is attached hereto. This Assignment represents the entire chain of title of this invention from the Inventor(s) to the Assignee.

I declare that all statements made herein are true, and that all statements made upon information and belief are believed to be true, and further, that these statements were made with the knowledge that willful, false statements and the like so made are punishable by fine or imprisonment, or both, under 18 U.S.C. § 1001, and that willful, false statements may jeopardize the validity of the application, or any patent issuing thereon.

The undersigned hereby revokes any previous powers of attorney in the subject application, and hereby appoints the registrants of Knobbe, Martens, Olson & Bear, LLP, 2040 Main Street, Fourteenth Floor, Irvine, California 92614, Telephone

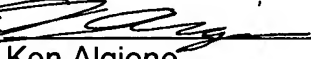
App. No. : Unknown
Filed : Filed Herewith

(949) 760-0404, **Customer No. 20,995**, as its attorneys with full power of substitution and revocation to prosecute this application and to transact all business in the U.S. Patent and Trademark Office connected herewith. This appointment is to be to the exclusion of the inventor(s) and his attorney(s) in accordance with the provisions of 37 C.F.R. § 3.71.

Please use **Customer No. 20,995** for all communications.

First Data Corporation

Dated: 11/24/03

By: 
Ken Algiene

Title: Assistant Secretary

Address: 12500 East Belford Avenue
Suite M21A2
Englewood, CO 80112-5939

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